

**Department of Personnel Administration
Memorandum**

TO: Personnel Management Liaisons (PML)

SUBJECT: Premium Rate Reduction for Long Term Disability Insurance Program for Excluded Employees	REFERENCE NUMBER: 2008-026
DATE ISSUED: 09/03/08	SUPERSEDES:

This memorandum should be forwarded to:

**Personnel Officers
Personnel Transactions Supervisors
Personnel Transactions Staff**

FROM: Department of Personnel Administration
Benefits Division

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This memorandum is to advise you of the premium rate reductions **effective October 1, 2008**, for the Long Term Disability Insurance Program for excluded employees. These reductions are as follows:

Premium Rate Changes for Long Term Disability Insurance

The Long Term Disability Insurance Program for **excluded employees** is an employee-paid benefit. The benefit will stay the same; however, the premium will reduce by 10 percent for each option plan for managers, supervisors, confidential and excluded employees.

Current Plan and Rates

OPTION A – 65% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-111)

Under 30	30-39	40-49	50-59	Over 60
.00103	.00246	.00564	.01210	.01642

OPTION B – 65% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-112)

Under 30	30-39	40-49	50-59	Over 60
.00144	.00349	.00810	.01734	.02339

OPTION C – 55% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-119)

Under 30	30-39	40-49	50-59	Over 60
.00060	.00132	.00312	.00660	.00900

OPTION D – 55% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-120)

Under 30	30-39	40-49	50-59	Over 60
.00084	.00192	.00444	.00948	.01284

New Plan Rates

OPTION A – 65% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-111)

Under 30	30-39	40-49	50-59	Over 60
.00093	.00221	.00508	.01089	.01478

OPTION B – 65% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-112)

Under 30	30-39	40-49	50-59	Over 60
.00130	.00314	.00729	.01561	.02105

OPTION C – 55% MISCELLANEOUS/NON-SAFETY/OASDI EMPLOYEES (075-119)

Under 30	30-39	40-49	50-59	Over 60
.00054	.00119	.00281	.00594	.00810

OPTION D – 55% PEACE OFFICERS/FIREFIGHTERS/SAFETY/NON-OASDI EMPLOYEES (075-120)

Under 30	30-39	40-49	50-59	Over 60
.00076	.00173	.00400	.00853	.01156

New LTD Plan Brochures and Enrollment Forms

Because of these premium rate changes, you will need to order new Plan Brochures and Enrollment forms. You may call The Standard at 1-888-641-7193 or via email socltforms@standard.com to order a supply of LTD forms (S17533D-643146) and brochures (S110386-643146). Please make sure you only process new LTD enrollment forms or the State Controller's Office will return them to your department.

Fill and Print Link Form

A Fill and Print LTD enrollment form is also available online at The Standard's website. Employees can complete the form online, print it out, and then give it to their personnel office. This fill and print form must have an original signature or the State Controller's Office will not process it.

If you have questions, please contact Susan Wong at (916) 324-0533.

/s/Greg Beatty

Greg Beatty, Chief
Benefits Division